



THE ANTIGUA AND BARBUDA OFFICIAL GAZETTE

VOL: XLI

Thursday 11th November, 2021

No. 81

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Published by the Ministry of Justice & Legal Affairs
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Government Complex, P.O. Box 118, Parliament Drive,
St. John's, Antigua.

Printed at the Government Printing Office,
Antigua and Barbuda, By Noel F. Abraham,
Government Printer.

— By Authority, 2021

[Price \$5.20]

PUBLICATION WITHIN THE OFFICIAL GAZETTE

The Official Gazette, the official newspaper of the Government of Antigua and Barbuda, is published every Thursday either online or in print form at the Government Printery.

Notice Submissions and Style

Notices for publication and related correspondence should be addressed to Mr. Ryan Johnson, Editor of the Official Gazette, at the following email addresses: **ryan.johnson@ab.gov.ag / antiguagazette@gmail.com**

That is the preferred method of communication for **all** correspondence (especially when sending Notices/information which must be sent in Microsoft Word format) to be published in the Gazette.

Letter headings should be addressed to:

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Queen Elizabeth Highway
P.O. Box 118
Antigua

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Deadlines

The deadline for submitting notices for publication in the principal edition is midday Monday on every week for all commercial and Government notices, in the week of publication.

*Late notices may be accepted at the discretion of the Editor.

The deadline for cancelling notices in the principal edition is 12.00 midday Wednesday. Please call the Gazette Office immediately to cancel a notice, and confirm by email.

Advertising Rates

Publication Fee \$106.20 Eastern Caribbean Dollars.
Annual Subscription Fee: \$215 Eastern Caribbean Dollars

*Advertising rates are not negotiable.

Antigua and Barbuda Official Gazettes are published directly online at www.gazette.gov.ag

All editions are also available on subscription from the Antigua and Barbuda Government Printery, St. John’s, Antigua (telephone: (268) 562-5168/ (268) 462-0510).

NOTICES

No. 55

The following STATUTORY INSTRUMENTS are circulated with this Gazette and form part thereof:

STATUTORY INSTRUMENTS

No. 101 of 2021, “Notice by the Minister Under Section 1 of the Criminal Prosecutions Service Act, 2017”

3pp Price \$1.55

ANTIGUA AND BARBUDA



PUBLIC HEALTH ACT (DANGEROUS INFECTIOUS DISEASE) (AMENDMENT)

(NO. 20) REGULATIONS 2021

STATUTORY INSTRUMENT

2021, NO. 103

ARRANGEMENT

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ANTIGUA AND BARBUDA

PUBLIC HEALTH ACT (DANGEROUS INFECTIOUS DISEASE) (AMENDMENT)

(NO. 20) REGULATIONS 2021

STATUTORY INSTRUMENT

2021, NO. 103

PUBLIC HEALTH ACT (DANGEROUS INFECTIOUS DISEASE) (AMENDMENT) (No. 20) REGULATIONS 2021, made by the Board pursuant to Section 102 of the Public Health Act, Cap. 353.

1. Citation and commencement

(1) These Regulations may be cited as the Public Health Act (Dangerous Infectious Disease) (Amendment) (No. 20) Regulations, 2021.

2. Interpretation

In these Regulations –

“principal Regulations” means the Public Health Act (Dangerous Infectious Disease) Regulations 2020, Statutory Instrument No. 16 of 2020

3. Amendment of Regulation 5A of the principal Regulations

Regulation 5A of the principal Regulations is amended as follows –

- (a) in paragraph 4A (Bars, Clubs and Cinemas) by repealing subparagraph (1) and replacing it as follows:
“(1) All Bars and Clubs are permitted to open from the 15th November 2021 but only to fully vaccinated patrons who are in possession of a plastic vaccination card issued under the authority of the Government of Antigua and Barbuda”
- (b) In paragraph 11A (Prohibition on excursions to off-shore islands used for recreational purposes) by repealing subparagraph (1) and (2) in its entirety and replacing it as follows:

“(1) Effective immediately, excursions to the off-shore islands are permitted for private individuals, as well as, commercial vessels, pleasure crafts, and other entertainment vessel are permitted subject to subparagraph (2).

(2) A person engaging in any excursion or other activity to the off-shore islands shall observe the protocols relating to social distancing and the wearing of face masks.”

Made the 11 November, 2021.

 Eustace Lake
 Chairman of the Central Board of Health

Ministry of Legal Affairs Notice

NOTICE

The following days are to be Public Holidays throughout Antigua and Barbuda for the Year 2022.

1.	New Year's Day	-	1 st January
2.	Good Friday	-	15 th April
3.	Easter Monday	-	18 th April
4.	Labour Day (1 st Monday in May)	-	2 nd May
5.	Whit Monday	-	6 th June
6.	Carnival Monday (1 st Monday in August)	-	1 st August
7.	Carnival Tuesday	-	2 nd August
8.	Independence Day	-	1 st November
9.	Sir Vere Cornwall Bird (Snr.) Day	-	9 th December
10.	Christmas Day	-	25 th December
11.	Boxing Day	-	26 th December *

Note: Sundays, Christmas Day and Good Friday are observed as Common Law Holidays

*** Note: 26th and 27th December will be celebrated
as Public Holidays**

Dated this 25th day of October, 2021

Permanent Secretary
Ministry of Legal Affairs
Government Office Complex
Parliament Drive
St. John's
Antigua

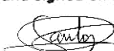
Financial Services Regulatory Notice

BOI BANK CORPORATION		
STATEMENT OF FINANCIAL POSITION		
AT DECEMBER 31, 2020 AND 2019		
(Expressed in United States Dollars)		
	2020	2019
ASSETS		
Cash and cash equivalents, net (Note 7, 23, 27)	33,412.613	34,110.526
Loans, net (Note 8, 23, 26, 27)	6,338.292	21,745.873
Investment securities, net (Note 9, 23, 26)	1,204,511.789	1,140,690.063
Restricted deposits with banks, net (Note 10)	5,964.630	5,964.630
	<u>1,250,227.324</u>	<u>1,202,511.092</u>
<u>Other assets</u>		
Asset by right of use, net (Note 11)	152.494	193.160
Other assets (Note 12)	<u>149.116</u>	<u>214.421</u>
	<u>301.610</u>	<u>407.581</u>
Total Assets	<u>1,250,528.934</u>	<u>1,202,918.673</u>
LIABILITIES AND EQUITY		
LIABILITIES		
Due to depositors (Note 13, 23, 27)	881,674.005	841,091.297
Securities sold under repurchase agreement (Note 14, 23)	-	7,300.000
Borrowings (Note 15, 23, 27)	<u>250.781</u>	<u>326.911</u>
	<u>881,924.786</u>	<u>848,718.208</u>
<u>Other liabilities</u>		
Customer deposits pending of document (Note 16)	3,821.332	3,528.894
Other liabilities (Note 17, 27)	<u>2,320.284</u>	<u>1,690.668</u>
	<u>6,141.616</u>	<u>5,219.562</u>
Total Liabilities	<u>888,066.402</u>	<u>853,937.770</u>
EQUITY		
Common stock (Note 18)	5,000.000	5,000.000
Legal reserve (Note 19)	5,500.000	5,500.000
Fair value reserve	23,593.076	23,087.700
Retained earnings	<u>328,369.456</u>	<u>315,393.203</u>
Total Equity	<u>362,462.532</u>	<u>348,980.903</u>
Total Liabilities and Equity	<u>1,250,528.934</u>	<u>1,202,918.673</u>

*Approved by The Board of Directors on 10/08/21 and signed on its behalf by


Director

Director *



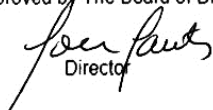
The accompanying notes are an integral part of these financial statements

BOI BANK CORPORATION

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2020 AND 2019
 (Expressed in United States Dollars)

	2020	2019
INTEREST INCOME		
Securities	44,111,331	49,279,789
Loans	512,483	935,735
Due from banks	1,910	332,055
Total interest income	<u>44,625,724</u>	<u>50,547,579</u>
INTEREST EXPENSES		
Deposits	(24,647,027)	(25,683,067)
Financial interest	-	-
Borrowings (Note 15)	(24,138)	(29,509)
Securities sold under repurchase agreements	<u>(360,754)</u>	<u>(58,499)</u>
Total interest expenses	<u>(25,031,919)</u>	<u>(25,771,075)</u>
Net interest income	<u>19,593,805</u>	<u>24,776,504</u>
IMPAIRMENT ON AVAILABLE FOR SALE SECURITIES		
Provision for deposits	(479)	(39,247)
Income recovery (provision for loan losses)	213,394	276,711
Income recovery (provision for losses on securities held until maturity)	(1,873,232)	2,574,263
Provision for investments at FVOCI	<u>(2,050,890)</u>	<u>(670,010)</u>
Net interest income (loss) after impairment loss on financial assets	<u>15,882,598</u>	<u>26,918,221</u>
OTHER INCOME (EXPENSES)		
Net realized gain on sale of investment at FVOCI (Note 8)	10,167,760	30,043,861
Gain (loss) on foreign currency exchange	(7,567,197)	1,544,649
Commissions from banking services	134,684	122,890
Commissions expense	<u>(94,936)</u>	<u>(145,983)</u>
Total other income (expenses)	<u>2,640,311</u>	<u>31,565,417</u>
GENERAL AND ADMINISTRATIVE EXPENSES		
Salaries and other benefits	(317,791)	(571,935)
Depreciation and Amortization (Note 12)	(51,406)	(42,882)
Other operating expenses (Note 20, 21)	<u>(4,861,614)</u>	<u>(5,276,538)</u>
Total general and administrative expenses	<u>(5,230,811)</u>	<u>(5,891,355)</u>
Net income before tax	<u>13,292,098</u>	<u>52,592,283</u>
Tax on profits (Note 22)	<u>(315,845)</u>	<u>(975,924)</u>
Net income for the year ended	<u>12,976,253</u>	<u>51,616,359</u>
OTHER COMPREHENSIVE INCOME (LOSS)		
Items that are or may be reclassified to the statements of income		
Fair value reserve:		
Debt investment - Net change in fair value	10,673,136	76,962,262
Debt investment - Net amount transferred to profit or loss	<u>(10,167,760)</u>	<u>(30,043,861)</u>
Other comprehensive income (loss) for the year	<u>505,376</u>	<u>46,918,401</u>
Total comprehensive income	<u>13,481,629</u>	<u>98,534,760</u>

"Approved by The Board of Directors on 10/08/21 and signed on its behalf by

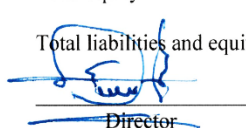
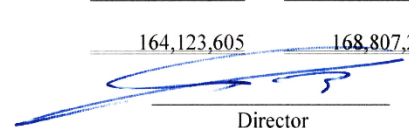

 Director

Director "



The accompanying notes are an integral part of these financial statements

Unicorp Bank Overseas, Ltd.**Statement of Financial Position****June 30, 2021***(Amounts in US Dollars)*

	2021	2020
Assets		
Deposits with banks (Notes 3, 5 and 10)		
Due from banks	1,795,362	3,797,998
Interest bearing deposits with banks	<u>6,110,400</u>	<u>6,150,291</u>
Total deposits with banks	<u>7,905,762</u>	<u>9,948,289</u>
Loans (Notes 3, 6 and 10)	<u>69,084,627</u>	<u>79,668,117</u>
Investment securities, net (Notes 3, 7 and 10)	<u>41,828,397</u>	<u>39,324,835</u>
Investment in associates (Notes 3, 8 and 10)	<u>43,670,220</u>	<u>38,215,354</u>
Computer equipment, net	<u>2,666</u>	<u>4,380</u>
Right-of-use assets (Note 16)	<u>10,183</u>	<u>19,039</u>
Other assets (Notes 3 and 10)		
Other accounts receivable	1,575,517	1,568,158
Prepaid expenses	<u>46,233</u>	<u>59,057</u>
Total other assets	<u>1,621,750</u>	<u>1,627,215</u>
Total assets	<u>164,123,605</u>	<u>168,807,229</u>
Liabilities and Equity		
Liabilities		
Deposits (Notes 3 and 10)		
Demand	31,131,520	26,258,850
Time	<u>86,878,718</u>	<u>100,190,598</u>
Total deposits	118,010,238	126,449,448
Other liabilities (Note 10)	770,800	607,494
Lease liabilities (Note 17)	<u>10,603</u>	<u>19,499</u>
Total liabilities	<u>118,791,641</u>	<u>127,076,441</u>
Equity (Notes 3 and 10)		
Common stock (Note 9)	5,000,000	5,000,000
Retained earnings	39,365,553	36,000,037
Revaluation reserve for investments	<u>966,411</u>	<u>730,751</u>
Total equity	<u>45,331,964</u>	<u>41,730,788</u>
Total liabilities and equity	<u>164,123,605</u>	<u>168,807,229</u>
		
Director	Director	

The accompanying notes are an integral part of these financial statements.

Unicorp Bank Overseas, Ltd.
Statement of Profit or Loss
For the year ended June 30, 2021
(Amounts in US Dollars)

	2021	2020
Interest Income (Note 10)		
Interest on loans	455,887	1,797,027
Interest on deposits	256,938	632,160
Interest on investments	<u>1,258,362</u>	<u>1,271,371</u>
Total interest income	1,971,187	3,700,558
Interest expense (Note 10)	<u>3,498,588</u>	<u>4,798,977</u>
Net interest expense before provision	(1,527,401)	(1,098,419)
Reversal of provision for deposits	55	56
Reversal of provision for possible loans losses	131	214
Reversal (provision) for impairment of investments	<u>4,048</u>	<u>(8,317)</u>
Net interest expense after provision	<u>(1,523,167)</u>	<u>(1,106,466)</u>
Other Income (Expense), Net		
Commission income (Note 15)	2,305,145	1,915,022
Commission expense	(27,541)	(24,004)
Gain (loss) on investment at fair value through profit or loss	152,114	(62,734)
Other income	<u>1,820</u>	<u>1,820</u>
Other income, net	<u>2,431,538</u>	<u>1,830,104</u>
General and administrative expenses (Notes 10, 11 and 14)	<u>555,684</u>	<u>539,283</u>
Income before share in profit of associates	352,687	184,355
Share in profit of associates (Notes 8 and 10)	<u>6,381,176</u>	<u>3,964,389</u>
Income before income tax	6,733,863	4,148,744
Income tax (Note 12)	<u>(168,347)</u>	<u>(103,719)</u>
Net income	<u><u>6,565,516</u></u>	<u><u>4,045,025</u></u>

The accompanying notes are an integral part of these financial statements.

Unicorp Bank Overseas, Ltd.**Statement of Comprehensive Income****For the year ended June 30, 2021***Amounts in US Dollars)*

	2021	2020
Net income	<u>6,565,516</u>	<u>4,045,025</u>
Other Comprehensive Income (Loss)		
Items that may be subsequently reclassified to statement of income:		
Net gain transferred to income (Note 7)	(10,283)	(16,759)
Net change in fair value of securities through other comprehensive income (Note 7)	101,161	99,822
Other comprehensive income - associates (Note 8)	<u>144,782</u>	<u>(285,909)</u>
Other comprehensive income (loss)	<u>235,660</u>	<u>(202,846)</u>
Total comprehensive income of the year	<u><u>6,801,176</u></u>	<u><u>3,842,179</u></u>

The accompanying notes are an integral part of these financial statements.